

United States Bankruptcy Court  
Southern District of Mississippi

In re:  
Katrina Carol Renfroe  
Dexter Carlton Hudson  
Debtors

Case No. 25-01589-JAW  
Chapter 7

District/off: 0538-3  
Date Rcvd: Jun 27, 2025

User: mssbad  
Form ID: 309A

Page 1 of 2  
Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 29, 2025:**

Recip ID	Recipient Name and Address
db/jdb	+ Katrina Carol Renfroe, Dexter Carlton Hudson, 115 Neely Rd, Richland, MS 39218-6003
5527357	+ Eastern Account, Attn: Bankruptcy, 111 Park Ridge Rd, Brookfield, CT 06804-3981
5527369	Wilkinson Law Firm, 51 Keywood Circle, Flowood, MS 39232

TOTAL: 3

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: trollins@therollinsfirm.com	Jun 27 2025 19:33:00	Thomas Carl Rollins, Jr, The Rollins Law Firm, PLLC, PO BOX 13767, Jackson, MS 39236
tr	+ Email/Text: trustee@hrkcpa.com	Jun 27 2025 19:33:00	Stephen Smith, 1052 Highland Colony Pkwy, Suite 100, Ridgeland, MS 39157-8764
ust	+ Email/Text: ustpregion05.ja.ecf@usdoj.gov	Jun 27 2025 19:33:00	United States Trustee, 501 East Court Street, Suite 6-430, Jackson, MS 39201-5022
5527350	+ Email/Text: bankruptcynotices@aarons.com	Jun 27 2025 19:33:00	Aaron's, 3147 Hwy 80, Pearl, MS 39208-3503
5527351	+ Email/PDF: AffirmBKNotifications@resurgent.com	Jun 27 2025 19:46:10	Affirm, Inc., Attn: Bankruptcy, 650 California St, San Francisco, CA 94108-2716
5527352	+ Email/PDF: AffirmBKNotifications@resurgent.com	Jun 27 2025 19:46:10	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
5527353	^ MEBN	Jun 27 2025 19:32:37	Afterpay, 222 Kearny St #600, San Francisco, CA 94108-4509
5527355	Email/Text: CAF_Bankruptcy_Department@carmax.com	Jun 27 2025 19:33:00	CarMax Auto Finance, Attn: Bankruptcy, 12800 Tuckahoe Creek, Richman, VA 23238
5527354	+ EDI: CAPITALONE.COM	Jun 27 2025 23:32:00	Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
5527356	+ Email/PDF: creditonebknotifications@resurgent.com	Jun 27 2025 19:46:06	Credit One Bank, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
5527358	+ Email/Text: bankruptcy@curo.com	Jun 27 2025 19:33:00	First Heritage, 129 Center ST, STE C, Richland, MS 39218-4800
5527359	+ EDI: LCIICSYSTEM	Jun 27 2025 23:32:00	IC Systems, Inc, Attn: Bankruptcy, 444 Hwy 96 East, St. Paul, MN 55127-2557
5527360	Email/Text: customerservice.us@klarna.com	Jun 27 2025 19:33:00	Klarna, PO Box 8116, Columbus, OH 43201
5527361	+ Email/PDF: resurgentbknotifications@resurgent.com	Jun 27 2025 19:35:58	Lvny Funding, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
5527364	EDI: MSDOR	Jun 27 2025 23:32:00	MS Dept of Revenue, Bankruptcy Section, PO Box 22808, Jackson, MS 39225-2808

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5527362	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 27 2025 19:33:00	Midland Credit Mgmt, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
5527363	+ EDI: AISMIDFIRST	Jun 27 2025 23:32:00	Midland Mortgage Co, Po Box 26648, Oklahoma City, OK 73126-0648
5527365	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Jun 27 2025 19:33:00	Nelnet, Po Box 82561, Lincoln, NE 68501-2561
5527367	Email/Text: bankruptcy@springoakscapital.com	Jun 27 2025 19:33:00	Spring Oaks Capital, Attn: Bankruptcy, P.O. Box 1216, Chesapeake, VA 23327
5527366	+ Email/Text: Tracey@sra-inc.net	Jun 27 2025 19:33:00	Smith Rouchon, 1456 Ellis Ave, Jackson, MS 39204-2204
5527368	Email/Text: bankruptcy@towerloan.com	Jun 27 2025 19:33:00	Tower Loan, Attn: Bankruptcy, Po Box 320001, Flowood, MS 39232

TOTAL: 21

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 29, 2025

Signature: /s/Gustava Winters

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**  
**United States Bankruptcy Court Southern District of Mississippi**

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**Information to identify the case:**

Debtor 1	Kattrina Carol Renfroe First Name    Middle Name    Last Name	Social Security number or ITIN    xxx-xx-7301 EIN    --- Social Security number or ITIN    xxx-xx-9476 EIN    ---
Debtor 2 (Spouse, if filing)	Dexter Carlton Hudson First Name    Middle Name    Last Name	
United States Bankruptcy Court for the Southern District of Mississippi		Date case filed for chapter 7 6/27/25
Case number: 25-01589-JAW		

**For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.uscourts.gov](http://www.pacer.uscourts.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**Cell Phones and other electronic devices are generally not allowed in the courthouses of this District. For more information visit [www.mssb.uscourts.gov](http://www.mssb.uscourts.gov).**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

About Debtor 1:		About Debtor 2:
1. Debtor's full name	Kattrina Carol Renfroe	Dexter Carlton Hudson
2. All other names used in the last 8 years		
3. Address	115 Neely Rd Richland, MS 39218	115 Neely Rd Richland, MS 39218
4. Debtor's attorney Name and address	Thomas Carl Rollins Jr The Rollins Law Firm, PLLC PO BOX 13767 Jackson, MS 39236	Contact phone 601-500-5533 Email <a href="mailto:trollins@therollinsfirm.com">trollins@therollinsfirm.com</a>
5. Bankruptcy trustee Name and address	Stephen Smith 1052 Highland Colony Pkwy Suite 100 Ridgeland, MS 39157	Contact phone 601-605-0722 Email <a href="mailto:trustee@hrkcpa.com">trustee@hrkcpa.com</a>

For more information, see page 2 >

<b>Debtor Katrina Carol Renfroe and Dexter Carlton Hudson</b>		<b>Case number 25-01589-JAW</b>
<b>6. Bankruptcy clerk's office</b>	Thad Cochran U.S. Courthouse 501 E. Court Street Suite 2.300 Jackson, MS 39201	<b>Office Hours:</b> Monday – Friday 8:00 AM – 5:00 PM  <b>Contact phone</b> 601-608-4600  <b>Date:</b> 6/27/25
Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.uscourts.gov">www.pacer.uscourts.gov</a> .		
<b>7. Meeting of creditors</b>	<b>August 1, 2025 at 10:30 AM</b>	<b>Trustee:</b> Stephen Smith Zoom video meeting. Go to <a href="https://zoom.us/join">zoom.us/join</a> , enter Meeting ID 403 113 1551 and Passcode 2220976269 , OR call 769-215-6920.  <b>For additional meeting information go to</b> <a href="http://www.justice.gov/ust/moc"><u>www.justice.gov/ust/moc</u></a>
<b>8. Presumption of abuse</b>	Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.
<b>9. Deadlines</b>	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul>	<b>Filing deadline:</b> 9/30/25
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>10. Proof of claim</b>	Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.uscourts.gov">www.pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	